



# When a Loved One Dies

## A helpful checklist when coping with a loss

The time following the death of a loved one is often filled with a sense of numbness and anxiety. Still, many decisions must be made at this most stressful time. It is our hope that this information serves as a guide and is helpful to you and your family.

### While you are at the hospital:

- ❑ Have someone call family members to notify them of the death and let them know if you want them to come to the hospital.
- ❑ If you are a member of a church, temple or synagogue, have someone notify your minister, priest, rabbi or brother of the death and tell them whether or not you would like them to come to the hospital.
- ❑ Decide which funeral home to use and sign the necessary forms to allow the hospital/medical examiner to release the body to the funeral home.
- ❑ The Medical Examiner (ME) will sometimes require an autopsy. The ME will need to transport your loved one to their facility to complete their examination and/or investigation.
- ❑ Death certificate copies can be requested at the funeral home.
- ❑ Gather your loved one's belongings.

### Autopsy information:

- ❑ The ME can conduct investigations of any death that is sudden, unexpected, unnatural, suspicious or violent.
- ❑ The investigation may include taking photographs, gathering pertinent evidence at the scene and speaking to family members.
- ❑ If an autopsy is performed, it is completed by a qualified physician to accurately establish the cause and manner of death.

### When you go home:

- ❑ Ask someone to spend the first night(s) with you so you will not be alone.
- ❑ Ask someone to keep a record of calls, food, gifts and visitors, in case you want to thank people later.
- ❑ Gather the following items to take with you to the funeral home:
  - Clothes for your loved one (if needed for open casket funeral)
  - Information and photograph for the newspaper obituary
  - Military discharge papers, if applicable
  - Burial/Funeral Insurance Policies

### At the funeral home/cemetery:

- ❑ Make an appointment with the funeral home of your choice. While you are talking to the funeral director, find out the deadline for the newspaper obituary and make arrangements for transportation of your loved one.
- ❑ Decide on the type of funeral service and where it will be held. Typically, families must decide between an open or closed casket; burial or cremation; and church, funeral home, or graveside service.
- ❑ If you choose burial, be prepared to select and purchase a casket or vault. If you choose cremation, be prepared to decide on a viewing of remains, religious/memorial service and providing for the ashes.
- ❑ Request at least a dozen certified copies of the death certificate.
- ❑ Inform the funeral director if you want flowers or if you prefer that donations be made to a favorite charity.
- ❑ If you already have a grave site, have a representative from the cemetery help you locate it. You may need to be prepared to pay for the opening and closing of the grave even if you already own the grave site.
- ❑ Notify family and friends of the arrangements.

### After the funeral:

- ❑ Check with Social Security office about benefits.
- ❑ File claims for insurance, if applicable.
  - Life insurance
  - Credit card insurance
  - Mortgage or loan insurance
  - Insurance on bank accounts
  - Accident insurance
  - Auto insurance
  - Other types of insurance (provided by employer of deceased)
- ❑ Re-establish bank accounts and safe deposit box in the appropriate name. Call before going to the bank to be sure that you have the necessary papers to make these changes. It may be desirable to have a co-signature on all accounts. If so, make arrangements with the person of your choice.
- ❑ Consult an attorney for advice about a will and other financial matters. If you do not have an attorney, the local Bar Association can provide a list of attorneys. If you cannot afford an attorney, the Legal Aid Society can help you find legal assistance at reduced rates.
- ❑ Check with the IRS about the paperwork you will need to file with your next tax return.
- ❑ The title of the car owned by the deceased may need to be changed. Contact the Department of Motor Vehicles.

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